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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MASSACHUSETTS**

In re:

Jean A. DeGutis  
SSN: xxx-xx-8734

Debtor

Chapter 13  
Case No.16-11692-FJB

**TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTOR'S FIRST AMENDED  
CHAPTER 13 PLAN**

Now comes Carolyn Bankowski, Standing Chapter 13 Trustee ("Trustee"), and respectfully objects to confirmation of the Debtor's First Amended Chapter 13 Plan, (the "Plan"), and for reasons says as follows:

1. The Debtor's Chapter 13 petition was filed on May 3, 2016. On June 15, 2016, the Trustee convened and presided at a 341 meeting of creditors. The Plan was filed on October 7, 2016.
2. The Trustee cannot recommend the Plan for confirmation.
3. The Plan is not feasible as the Debtor's Schedule J, which was filed with the Court on May 18, 2016, reflects monthly disposable income in the amount of \$2,576.47. This amount is insufficient to meet the new monthly Plan payment of \$3,427.00. The Plan is not feasible.

WHEREFORE, the Trustee requests that the Court sustain the objection to confirmation and for such other relief as is proper.

Dated: October 7, 2016

Respectfully submitted,  
Carolyn A. Bankowski  
Standing Chapter 13 Trustee  
/s/ Carolyn A. Bankowski  
Carolyn A. Bankowski BBO# 631056  
Patricia A. Remer BBO# 639594  
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**Certificate of Service**

The undersigned hereby certifies that on the date below a copy of the Trustee's Objection to Debtor's Chapter 13 Plan was served via first class mail, postage prepaid on the Debtors and Debtors' counsel at the addresses set forth below or by electronic notice.

Date: October 7, 2016

**/s/ Carolyn A. Bankowski**

Carolyn A. Bankowski

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